

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| In re Application of: Ganesan, et al. |) | |
| |) | Art Unit: 3692 |
| Serial No. 09/414,731 |) | |
| |) | Examiner: Jennifer L. Liversedge |
| Filed: October 8, 1999 |) | |
| |) | |
| For: Electronic Billing With |) | |
| Flexible Biller Controlled |) | |
| Electronic Bill Presentment |) | |

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Madam:

The Applicants note that the Reasons for Allowance in the previous Notice of Allowance mailed November 1, 2006 may have included inadvertent and possibly typographical errors that misstate particular aspects of the allowed claims. The Applicants respectfully assert that the Statement of Reasons for Allowance include the following statements that may cause confusion with the language of the allowed claims:

The primary difference between the claimed invention and the prior art is the use of a central network station configured to transmit bill availability for which **a network address associated with different billers is available when a bill is selected . . .**

Remington does not disclose where **a network address associated with different billers is available when a bill is selected . . .**

Munsil does not disclose **a network address associated with different billers is available when a bill is selected.**

(Statement of Reasons for Allowance, page 5, *emphasis added*.) The Applicants respectfully assert that it would be a more accurate reflection of the claimed subject

matter if, rather than stating that the prior art references do not disclose “a network address associated with different billers is available when a bill is selected,” the Statement of Reasons for Allowance stated that the prior art references do not disclose “a first network address associated with one of a plurality of billers for access based on a first user’s bill selection and a second network address associated with the biller for access based on a second user’s bill selection.”

Moreover, the Applicants respectfully assert that the allowed claims are novel and distinct over the cited prior art references for at least the reasons indicated in the statements above and those in the Examiner’s Reasons for Allowance, and that such statements should not be construed as the only possible novel feature of the Applicants’ invention.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "William T. Cook", with a stylized flourish at the end.

William T. Cook
Reg. No. 58,072

Date: February 1, 2007
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